Case 04-40224 Doc 1 Filed 10/29/04 Entered 10/29/04 12:05:24 Desc Main
(Official Form 1)(12/03) Document Page 1 of 31

FORM B1 UNITED STATES BANKRUPTCY NORTHERN DISTRICT OF ILLIN CHICAGO DIVISION (EASTER	OIS	Voluntary Petition			
Name of Debtor (if individual, enter Last, First Middle): Fleming, Mary A.	Name of Joint Debtor (Spouse) (if individual, e	nter Last, First Middle):			
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in th (include married, maiden, and trade names):	e last 6 years			
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): xxx-xx-3266	Last four digits of Soc. Sec. No. / Complete Ellone, state all):				
Street Address of Debtor (No. and Street, City, State and Zip Code): 3525 Christine Ave Joliet, IL 60431	Street Address of Joint Debtor (No. and Street	, City, State and Zip Code):			
County of Residence or of the Principal Place of Business: Will	County of Residence or of the Principal Place of	of Business:			
Mailing Address of Debtor (if different from street address): 3525 Christine Ave Joliet, IL 60431	Mailing Address of Joint Debtor (if different from	n street address):			
Location of Principal Assets of Business Debtor (if different from street address above):					
Information Regarding the Debt	or (Check the Applicable Boxes)			
 Venue (Check any applicable box) ✓ Debtor has been domiciled or has had a residence, principal place of but preceding the date of this petition or for a longer part of such 180 days t ✓ There is a bankruptcy case concerning debtor's affiliate, general partner 	han in any other District.	for 180 days immediately			
Type of Debtor (Check all boxes that apply) ☑ Individual(s) ☐ Railroad ☐ Corporation ☐ Stockbroker ☐ Partnership ☐ Commodity Broker ☐ Other ☐ Clearing Bank	Chapter or Section of Bankrupto the Petition is Filed (0 Chapter 7 Chapter Chapter 9 Chapter Section 304 - Case ancillary to fore	Check one box) r 11			
Nature of Debts (Check one box)	Filing Fee (Check one box)				
Consumer/Non-Business ☐ Business Chapter 11 Small Business (Check all boxes that apply) ☐ Debtor is a small business as defined by 11 U.S.C. Sec. 101. ☐ Debtor is & elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3.				
Statistical/Administrative Information (Estimates only) ☐ Debtor estimates that funds will be available for distribution to unsecure ☐ Debtor estimates that, after any exempt property is excluded and admin there will be no funds available for distribution to unsecured creditors.	d creditors.	SPACE IS FOR COURT USE ONLY			
Estimated Number of Creditors 1-15 16-49 50-99 10	0-199 200-999 1000-Over				
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$10,000,001 to \$10,000,001 to \$500,000 \$1 million \$10 million \$50 mill ✓ □ □ □ □ □ □	001 to \$50,000,001 to More than ion \$100 million				
Estimated Debts \$0 to \$50,001 to \$100,001 to \$500,001 to \$10,000,001 to \$50,000 \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 mill	001 to \$50,000,001 to More than ion \$100 million				

Case 04-40224 Doc 1 Filed 10/29/04 (Official Form 1)(12/03) Document	Entered 10/29/04 12:05: Page 2 of 31	24 Desc Main 10/29/2004 11:48:39am FORM B1, Page 2			
Voluntary Petition (page 2)	Name of Debtor(s): Mary A. Fleming				
(This page must be completed and filed in every case)	, ,				
Prior Bankruptcy Case(s) Filed Within Last	6 Years (If more than two, attach add	litional sheet)			
Location Where Filed:	Case Number:	Date Filed:			
Joliet; Chapter 7	03-48139	11/26/2003			
Location Where Filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case(s) Filed by any Spouse, Partner	or Affiliate of this Debtor (If more	than one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:			
None District:	Polotionahia	Judge:			
District.	Relationship:	Judge.			
Sign	atures				
Signature(s) of Debtor(s) (Individual/Joint)		ibit A			
I declare under penalty of perjury that the information provided in this petition is	(To be completed if debtor is required to file	· · · · · · · · · · · · · · · · · · ·			
true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has	10Q) with the Securities and Exchange Co of the Securities Exchange Act of 1934 and				
chosen to file under chapter 7] I am aware that I may proceed under chapter 7,	Fish it is a fear than the standard and a second				
11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	Exhibit A is attached and made	<u> </u>			
I request relief in accordance with the chapter of title 11, United States Code,		ibit B			
specified in this petition.	(To be completed if debtor is an individual debts) I, the attorney for the petitioner nar				
	that I have informed the petitioner named in				
/s/ Mary A. Fleming	may proceed under chapter 7, 11, 12, or 15 have explained the relief available under ea				
Mary A. Fleming					
Χ	X /s/ Robert J. Adams & Associ	ates			
	Robert J. Adams & Associa				
Telephone Number (If not represented by an attorney)	Exh	ibit C			
relephone Number (if not represented by an attorney)	Does the debtor own or have possession o				
Date	pose a threat of imminent and identifiable h	narm to public nearth or safety?			
Signature of Attorney	Yes, and Exhibit C is attached	d and made a part of this petition.			
	☑ No				
/s/ Robert J. Adams & Associates Robert J. Adams & Associates Bar No. 0013056	Signature of Non-Attor				
ROBERT J. Adams & Associates Bar No. 0013030	I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the				
Robert J. Adams & Associates	debtor with a copy of this document.				
125 S. Clark, Suite 1810					
Chicago, Illinois 60603					
	Printed Name of Bankruptcy Peti	ition Preparer			
Phone No.(312) 346-0100 Fax No.(312) 346-6228					
	Social Security Number				
Date					
Signature of Debtor (Corporation/Partnership)					
I declare under penalty of perjury that the information provided in this petition is					
true and correct, and that I have been authorized to file this petition on behalf of	Address				
the debtor.	Names and Social Security numbers of all assisted in preparing this document:	other individuals who prepared or			
The debtor requests relief in accordance with the chapter of title 11, United States	assisted in preparing this document.				
Code, specified in this petition.					
	If more than one person prepared this doc				
Y	conforming to the appropriate official form	ioi eadi person.			
^	X				
	Signature of Bankruptcy Petition	Preparer			
Printed Name of Authorized Individual					
Title of Authorized Individual	Date				
The Of Authorized Individual	A bankruptcy petition preparer's failure to and the Federal Rules of Bankruptcy Proc				

imprisonment or both (11 U.S.C. § 110; 18 U.S.C. § 156).

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INITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Mary A. Fleming CASE NO

CHAPTER 13

SCHEDULE A (REAL PROPERTY)

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
None				
			\$0.00	\$0.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Mary A. Fleming CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$25.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	x			
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings including audio, video and computer equipment.		Owns no furniture	-	\$0.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Clohtes	-	\$125.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			
		Tota	 >	\$150.00

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Description Description 10/29/2004 11:48:40am

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Mary A. Fleming CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	x			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
13. Interests in partnerships or joint ventures. Itemize.	x			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
15. Accounts receivable.	x			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Mary A. Fleming CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
21. Patents, copyrights, and other intellectual property. Give particulars.	x			
22. Licenses, franchises, and other general intangibles. Give particulars.	x			
23. Automobiles, trucks, trailers, and other vehicles and accessories.	x			
24. Boats, motors, and accessories.	x			
25. Aircraft and accessories.	x			
26. Office equipment, furnishings, and supplies.	x			
27. Machinery, fixtures, equipment, and supplies used in business.	x			
28. Inventory.	х			
29. Animals.	х			
30. Crops - growing or harvested. Give particulars.	x			
31. Farming equipment and implements.	x			
	Ш			\$450.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Mary A. Fleming CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

		Continuation Sneet No. 3		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
32. Farm supplies, chemicals, and feed.	x			
33. Other personal property of any kind not already listed. Itemize.	х			

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NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

IN RE: Mary A. Fleming CASE NO

CHAPTER

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

√ 11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Cash	735 ILCS 5/12-1001(b)	\$25.00	\$25.00
Owns no furniture	735 ILCS 5/12-1001(b)	\$0.00	\$0.00
Clohtes	735 ILCS 5/12-1001(a), (e)	\$125.00	\$125.00
		\$150.00	\$150.00

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IN RE:	Mary A. Fleming		2004	CASE NO		
	Debt	or	_	55	(If Know	vn)
				CHAPTER	13	
	Joint	Debtor		5 · 2. · ·		

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

☑ Check this box if debtor has no creditors holding secured claims to report on Schedule D.

Check this box if debtor has no creditors holding secured claims to report on Schedule D.								
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
continuation sheets attache	d		Total for this Page (Sub Running			- 1	\$0.00 \$0.00	\$0.00 \$0.00
			running	. 50			φυ.υυ	φυ.υυ

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Mary A. Fleming CASE NO

CHAPTER 13

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

	☐ Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) if claims in that category are listed on the attached sheets)
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).
_	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,925* per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).
_	Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).
_	Deposits by individuals Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).
_	Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).
_	Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a) (8).
_ ;	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).
_	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.
	ounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or the date of adjustment.

_continuation sheets attached

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Debtor	r		·	(If Known)
			CHAPTER	13	

Joint Debtor

Continuation Sheet No. 1

TYPE OF PRIORITY Administrative allowances	PE OF PRIORITY
--	----------------

TYPE OF PRIORITY Admir	nist	rative	allowances					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #: Robert J. Adams & Associates			DATE INCURRED: 10/29/2004 CONSIDERATION:				\$2,410.00	\$2,410.00
125 S Clark St Ste 1810			Attorney Fees REMARKS:				φ 2,410.00	\$2,410.00
Chicago, IL 60603								
				-				
						H		
	,		Total for this Page (Sub	tota	al) >	•	\$2,410.00	\$2,410.00

\$2,410.00

Running Total >

\$2,410.00

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Mary A. Fleming			CASE NO		
Debt	or			(If Known)	

CHAPTER 13

SCHEDIII E E	CDEDITORS HOLDING	LINGECLIDED	NONDDIODITY	CL AIME
2CHEDOLE F ((CREDITORS HOLDING	3 UNSECUKED	NONPRIORITY	CLAINS)

IN RE:

Joint Debtor

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.								
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCT #: 314176, 314175 1st Credit of America 4335 Department Carol Stream, IL 60122		-	DATE INCURRED: CONSIDERATION: Collecting for - Check And Go REMARKS:				\$330.00	
ACCT #: 2323746, 2323775, 2323806 Affilated Credit PO Box 1329 Rochester, MN 55903		•	DATE INCURRED: CONSIDERATION: Collecting For - Target REMARKS:				\$385.00	
ACCT #: 333700331 Bay Area Credit Service, Inc. 50 Airport Parkway, Ste. 100 San Jose, CA 95110		-	DATE INCURRED: CONSIDERATION: Collecting for - T-Mobile REMARKS:				\$410.00	
ACCT #: 19123406 Certegy Payment Recovery Services, Inc. 11601 Roosevelt Boulevard Saint Petersburg, FL 33716		-	DATE INCURRED: CONSIDERATION: Collecting for - Sam Goody REMARKS:				\$45.00	
ACCT #: 212, 213 Check 'n Go of Illinois 2116 W. Jefferson St. Joliet, IL 60435		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$330.00	
ACCT #: U59731 Credit Management Control, Inc. PO Box 1408 Racine, WI 53401		-	DATE INCURRED: CONSIDERATION: Collecting for - Walgreens REMARKS:				\$85.00	
ACCT #: U70025 Credit Management Control, Inc. PO Box 1408 Racine, WI 53401		-	DATE INCURRED: CONSIDERATION: Collecting for - Walgreens REMARKS:				\$100.00	
4 continuation sheets attached			Total for this Page (Subtotal)	>	•	-	\$1,685.00	
Running Total > \$1,685.00								

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IN RE:	Mary A. Fleming			CASE NO		
	Debt	tor	_	52	(If Know	n)
				CHAPTER	13	
	Joint	t Debtor		0 <u>2.</u>	10	

CREDITOR'S NAME AND MAILING ADDRES	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: U59633 Credit Management Control, Inc. PO Box 1408 Racine, WI 53401		-	DATE INCURRED: CONSIDERATION: Collecting for - Walgreens REMARKS:				\$30.00
ACCT #: WC00002704 Equimed Urgent Care & Family Practice PO Box 3879 Joliet, IL 60434		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$290.00
ACCT#: 0000001278 Estelle Fletcher, M.D., 1051 Essington Rd., Ste. 230A Joliet, IL 60435		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$1,880.00
ACCT #: 5905, 12543 FACOG & Associates, SC 700 W. Jefferson St. Joliet, IL 60431		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$1,300.00
ACCT#: 7100800740 First Midwest Bank 3800 Rock Creek Blvd Joliet, IL 60431		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$410.00
ACCT #: 5178-0071-6080-7632 First Premier Bank P.O.Box 5519 Sioux Falls, SD 57117-5519		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$415.00
ACCT#: 333700331 Focus Recievables Management, LLC PO Box 725069 Atlanta, GA 31139		-	DATE INCURRED: CONSIDERATION: Collecting for - T-Mobile REMARKS:				\$410.00
		-	Total for this Page (Subtotal) >	-	-	\$4,735.00
			Running Tota	۱>			\$6,420.00

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IN RE:	Mary A. Fleming		Document	Page 14 of 31		
	Debi	tor		5/10L 110	(If Known	n)
				CHAPTER	13	
	Join	t Debtor			. •	

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 2495.2952 Friedman & Wexler 500 W. Madison St. Chicago, IL 60661	-	-	DATE INCURRED: CONSIDERATION: Attorney for - TRS Recovery Services REMARKS:				\$120.00
ACCT #: 1071600 Gary A. Rodgers, DDS Professional Center Of Dental Care 433 N. Bolingbrook Dr. Bolingbrook, IL 60440	-	-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$285.00
ACCT #: 1829-4 Illinois Cash Advance, Inc. 23241 W. Lincoln Hwy Plainfield, IL 60544	-	-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$150.00
ACCT#: 518-346803266, 420-346803266 Instant Cash Advance 1155 N. Farnsworth, Ste. E Aurora, IL 60505	-	-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$840.00
ACCT #: 01-01-25676805 Joliet Radiological Serv Corp. 2208 Weber Rd. Joliet, IL 60435-0961	-	-	DATE INCURRED: CONSIDERATION: medical REMARKS:				\$25.00
ACCT #: 275542 NCT 2811 Corporate Way Miramar, FL 33025	-	-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$190.00
ACCT #: 5178-0524-2292-6564 OSI Collection Services, Inc. PO Box 550720 Jacksonville, FL 32255-0720	-	-	DATE INCURRED: CONSIDERATION: Collecting for - Capital One Services REMARKS:				\$555.00
	-	!	Total for this Page (Subtotal) >	-	-	\$2,165.00
Running Total > \$8,585						\$8,585.00	

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IN RE:	Mary A. Fleming		2004	CASE NO		
	Debt	tor			(If Know	vn)
				CHAPTER	13	
	Joint	t Debtor		0		

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	INI IOI III ATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: OL018913-01 Payday Loans 8832 S. Cicero Ave.		_	DATE INCURRED: CONSIDERATION: Pay Day Loan REMARKS:				\$560.00
Oak Lawn, IL 60453 ACCT #: DC0025676805			DATE INCURRED:				
Provena St.Joseph Medical Center 333 N. Madison Street Joliet, IL 60435		-	CONSIDERATION: Medical REMARKS:				\$145.00
ACCT #: 2948778990, 3089376220 Quest Diagnostics PO Box 64804 Baltimore, MD 21264-4804		_	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$545.00
ACCT #: Serban Law Office PO Box 11160 Fort Wayne, IN 46856	_	-	DATE INCURRED: CONSIDERATION: Collecting for - Verizon Wireless Chicago REMARKS:				\$1,815.00
ACCT #: F015979172 Silver Cross Hospital PO Box 100 Joliet, IL 60434		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$280.00
ACCT #: 29663912, 29663866, 29663777 Target Corporation Recovery Services PO Box 038997 Tuscaloosa, AL 35403		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$590.00
ACCT #: 481418 The Joliet Medical Group, Ltd. 3100 Glenwood Ave Joliet, IL 60435		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$25.00
			Total for this Page (Subtotal)	- 			\$3,960.00
Running Total > \$12,545.0							

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	Debt	or	_		(If Kn	nown)
				CHAPTER	13	
	Joint	Debtor		OID WILL	13	

Continuation Sheet No. 4

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: 3603360364104			DATE INCURRED:				
TRS Recovery Services P.O.Box 17170 Denver, CO 80217-0170		-	CONSIDERATION: Collecting for - Jewel Osco REMARKS:				\$110.00
ACCT #: 01042080109832 TRS Recovery Services, Inc. PO Box 60022 City of Industry, CA 91716		-	DATE INCURRED: CONSIDERATION: Collecting for - Autozone REMARKS:				\$70.00
ACCT #: 0104015010055 TRS Recovery Services, Inc. PO Box 60022 City of Industry, CA 91716		-	DATE INCURRED: CONSIDERATION: Collecting for - Life Uniform REMARKS:				\$90.00
ACCT#: 110333 Will County Health Department 501 Ella Ave Joliet, IL 60433			DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$55.00

Total for this Page (Subtotal) > Running Total >

\$325.00 \$12,870.00 Case 04-40224 Doc 1 Filed 10/29/04 Entered 10/29/04 12:05:24 Desc Main

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JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Mary A. Fleming CASE NO

CHAPTER 13

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

☑ Check this box if debtor has no executory contracts or unexpired leases.

Check this box if debtor has no executory contra	cts of unexpired leases.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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IN RE: Mary A. Fleming CASE NO

CHAPTER 13

SCHEDULE H (CODEBTORS)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Mary A. Fleming CASE NO

CHAPTER 13

SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital	Depender	nts of C	Debtor and Spou	se (Names, <i>i</i>	Ages and Relationship	os)
Status	Name	Age	Relationship	Name	Age	Relationship
Single						
Employment	Debtor			Spouse		
Occupation Name of Employer How Long Employed Address of Employer	CNA Joliet Area Community Hos 2 Months 250 Water Stone Circle Joliet, IL 60431	spice				
Income: (Estimate of ave Current monthly gross wag Estimated monthly overtime	es, salary, and commissions (p	rorate i	f not paid monthly	')	DEBTOR \$1,421.33 \$0.00	<u>SPOUSE</u>
SUBTOTAL					\$1,421.33	
LESS PAYROLL DEDUCT A. Payroll taxes (included B. Social Security Taxed C. Insurance D. Union duesed E. Retiremente F. Other (specify) G. Other (specify)	des social security tax if B. is ze	ro)			\$193.35 \$63.24 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	
SUBTOTAL OF PAYRO	OLL DEDUCTIONS				\$256.59	
TOTAL NET MONTHLY TA	KE HOME PAY				\$1,164.74	
Income from real property Interest and dividends	ation of business or profession or profession of business or profession or profession or profess			·	\$0.00 \$0.00 \$0.00 \$0.00	
Social Security or other government incomplete Pension or retirement incomplete (spe	vernment assistance (specify) me				\$0.00 \$0.00	
1					\$0.00 \$0.00 \$0.00	
TOTAL MONTHLY INCO	DME				\$1,164.74	

TOTAL COMBINED MONTHLY INCOME \$1,164.74

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Mary A. Fleming CASE NO

CHAPTER 13

SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, cor schedule of expenditures labeled "Spouse."	mplete a separate
Rent or home mortgage payment (include lot rental for mobile home) Are real estate taxes included?	\$500.00
Utilities: Electricity and heating fuel Water and sewer Telephone Other:	\$60.00
Home maintenance (repairs and upkeep) Food Clothing Laundry and dry cleaning Medical and dental expenses (not covered by insurance) Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions	\$200.00 \$75.00 \$40.00 \$60.00 \$120.00
Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's Life Health Auto Other: Taxes (not deducted from wages or included in home mortgage payments)	
Specify: Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan) Auto Other: Other: Other:	
Alimony, maintenance, and support paid to others Payments for support of additional dependents not living at debtor's home Regular expenses from operation of business, profession, or farm (attach detailed statement) Other: Other:	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$1,055.00
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, interval.	or at some other regular
A. Total projected monthly income B. Total projected monthly expenses (including separate spouse budget if applicable) C. Excess income (A minus B) D. Total amount to be paid into plan each <i>Monthly</i> (interval)	\$1,164.74 \$1,055.00 \$109.74 \$108.00

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IN RE: Mary A. Fleming CASE NO

CHAPTER 13

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$150.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$0.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$2,410.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$12,870.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$1,164.74
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$1,055.00
Total Numb of ALL	er of Sheets Schedules	18			
	Total	Assets >	\$150.00		
			Total Liabilities >	\$15,280.00	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Mary A. Fleming CASE NO

CHAPTER 13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the for sheets, and that they are true and correct to the best of my ki	
Date	Signature /s/ Mary A. Fleming Mary A. Fleming
Date	Signature
	Ilf joint cope, both anguage must sign 1

[If joint case, both spouses must sign.]

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Mary A. Fleming CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None f

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

\$14,000.00 2004

\$16,000.00 2003

\$20,000.00 2002

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

None

✓

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

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b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None
✓

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Mary A. Fleming CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

	Continuation Chart No. 1
	Continuation Sheet No. 1
None	5. Repossessions, foreclosures and returns List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	6. Assignments and receiverships a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	7. Gifts List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	8. Losses List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	9. Payments related to debt counseling or bankruptcy List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

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CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

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Robert J. Adams & Associates 125 S Clark St Ste 1810 Chicago, IL 60603 \$0.00

10. Other transfers

None

✓

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None

✓

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

✓

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

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CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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IN RE: Mary A. Fleming CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

None

18. Nature, location and name of business

 $\overline{\mathbf{Q}}$

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None

 $\overline{\mathbf{V}}$

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

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c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

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CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

None	20. Inventories a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.
	21. Current Partners, Officers, Directors and Shareholders
None 🗹	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
	22. Former partners, officers, directors and shareholders
None 🗹	a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
	23. Withdrawals from a partnership or distributions by a corporation
None 🗹	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.
None	24. Tax Consolidation Group

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

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CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

25. Pension Funds

None

✓

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

I declare under penalty of perjury that I have attachments thereto, consisting of7		in the foregoing statement of financial affairs and any they are true and correct.
Date	Signature of Debtor	/s/ Mary A. Fleming Mary A. Fleming
Date	Signature of Joint Debtor (if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

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Debtor(s) CHAPTER 13

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$209.00 filing fee)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$194.00 filling fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period of time allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

Chapter 11: Reorganization (\$839.00 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$239.00 filing fee)

Mary A. Fleming

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

ACKNOW	LEDGEMENT	
I hereby certify that I have read this notice on this	day of	
/s/ Mary A. Fleming		

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NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

IN RE: Mary A. Fleming CASE NO

> CHAPTER 13 Debtor(s)

	DISCLOSURE OF CO	MPENSATION OF ATTORNEY FOR DEBTOR
1.	that compensation paid to me within one year	kr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and before the filing of the petition in bankruptcy, or agreed to be paid to me, for f of the debtor(s) in contemplation of or in connection with the bankruptcy case
	For legal services, I have agreed to accept:	\$2,410.00
	Prior to the filing of this statement I have rec	ived: \$0.00
	Balance Due:	<u>\$2,410.00</u>
2.	The source of the compensation paid to me	vas:
	☑ Debtor ☐ Othe	(specify)
3.	The source of compensation to be paid to m	is:
	☑ Debtor ☐ Othe	(specify)
1.	✓ I have not agreed to share the above-di associates of my law firm.	closed compensation with any other person unless they are members and
		sed compensation with another person or persons who are not members or agreement, together with a list of the names of the people sharing in the
5.	a. Analysis of the debtor's financial situation bankruptcy;b. Preparation and filing of any petition, sch	and rendering advice to the debtor in determining whether to file a petition in dules, statements of affairs and plan which may be required; g of creditors and confirmation hearing, and any adjourned hearings thereof;
6.	By agreement with the debtor(s), the above-	lisclosed fee does not include the following services:
		CERTIFICATION
	I certify that the foregoing is a complete s representation of the debtor(s) in this bankru	atement of any agreement or arrangement for payment to me for otcy proceeding.
		/s/ Robert J. Adams & Associates
	Date	Robert J. Adams & Associates Robert J. Adams & Associates 125 S. Clark, Suite 1810 Chicago, Illinois 60603 Phone: (312) 346-0100 / Fax: (312) 346-6228
	/s/ Mary A. Fleming	
	Mary A. Fleming	